

United States Bankruptcy Court
Southern District of Mississippi

In re:
Brandi Kay Sagona
Debtor

Case No. 25-50752-KMS
Chapter 7

District/off: 0538-6
Date Rcvd: May 22, 2025

User: mssbad
Form ID: 309A

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db	+ Brandi Kay Sagona, 46 Mike Lumpkin Rd, Carriere, MS 39426-8941
5514015	+ Fnb Picayune Bank, Pob 848, Picayune, MS 39466-0848
5514016	+ Jamie Hebert, 58 Reverend Sebastian, Rd, Carriere, MS 39426-7452
5514019	+ Kris Sagona, 46 Mike Lumpkin Rd, Carriere, MS 39426-8941
5514023	+ William Crutchfield, PO Box 1575, Picayune, MS 39466-1575

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	May 22 2025 19:36:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: BGASANFORD	May 22 2025 23:36:00	George Adam Sanford, McRaney Sanford Killebrew, PLLC, 1 Stonegate Drive, Ste B, Brandon, MS 39042-2622
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	May 22 2025 19:36:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5514013	Email/Text: cfcbackoffice@confinco.com	May 22 2025 19:36:00	Continental Finance Co, Attn: Bankruptcy, 4550 New Linden Hill, Wilmington, DE 19808
5514012	+ EDI: CAPONEAUTO.COM	May 22 2025 23:36:00	Capital One Auto, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2359
5514014	+ Email/Text: ebnnotifications@creditacceptance.com	May 22 2025 19:36:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Rd, Ste 3000, Southfield, MI 48034-8331
5514017	+ EDI: JEFFERSONCAP.COM	May 22 2025 23:36:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartekk, MN 56377-4500
5514018	+ Email/Text: melissa.martin@kfcu.org	May 22 2025 19:36:41	Keesler Federal Credit, P.O. Box 7001, Biloxi, MS 39534-7001
5514020	+ Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 19:37:34	Lvvn Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5514021	+ EDI: MAXMSAIDV	May 22 2025 23:36:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5514022	Email/Text: bankruptcy@towerloan.com	May 22 2025 19:36:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline
United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Brandi Kay Sagona	Social Security number or ITIN xxx-xx-2662
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN ____-_____ Social Security number or ITIN ____-_____ EIN ____-_____
United States Bankruptcy Court for the Southern District of Mississippi Case number: 25-50752-KMS		Date case filed for chapter 7 5/22/25

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Brandi Kay Sagona	
2. All other names used in the last 8 years	aka Brandi Kay Mckune, fka Brandi Kay Crutchfield	
3. Address	46 Mike Lumpkin Rd Carriere, MS 39426	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	George Adam Sanford McRaney Sanford Killebrew, PLLC 1 Stonegate Drive, Ste B Brandon, MS 39042	Contact phone 601-924-5961 Email trustee@mcraneymcraney.com

For more information, see page 2 >

Debtor **Brandi Kay Sagona**Case number **25-50752-KMS**

6. Bankruptcy clerk's office	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone: 228-563-1790 Date: 5/22/25
7. Meeting of creditors	July 9, 2025 at 09:00 AM	Trustee: George Adam Sanford Zoom video meeting. Go to zoom.us/join , enter Meeting ID 829 229 1125 and Passcode 2893021594 , OR call 228-292-1399. For additional meeting information go to <u>www.justice.gov/ust/moc</u>
8. Presumption of abuse	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 9/8/25
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	